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RE:

U.S. Serial No. 09/834,478 - Response to Final Office Action

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Date: July 5 2005

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<u>PATENT</u>

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors:

Emily Chien, et al.

Docket No.

40655.1300

Serial No.:

09/834,478

Filing Date:

April 13, 2001

Group Art Unit:

3269

Examiner:

Dennis William Ruhl

Title:

A SYSTEM AND METHOD FOR USING

LOYALTY POINTS

Confirmation No.:

2560

### AMENDMENT AND REPLY

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

#### Dear Commissioner:

In reply to the Final Office Action mailed May 11, 2005, of which this Reply is filed within the two months, Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.

AXP Matter No. IP199900731 1687212.2